

Fig. 1

Systems and Methods for Notifying A Consumer of Changes Made to A Credit Report Thomas Chapman, et al. USSN 09/852,597

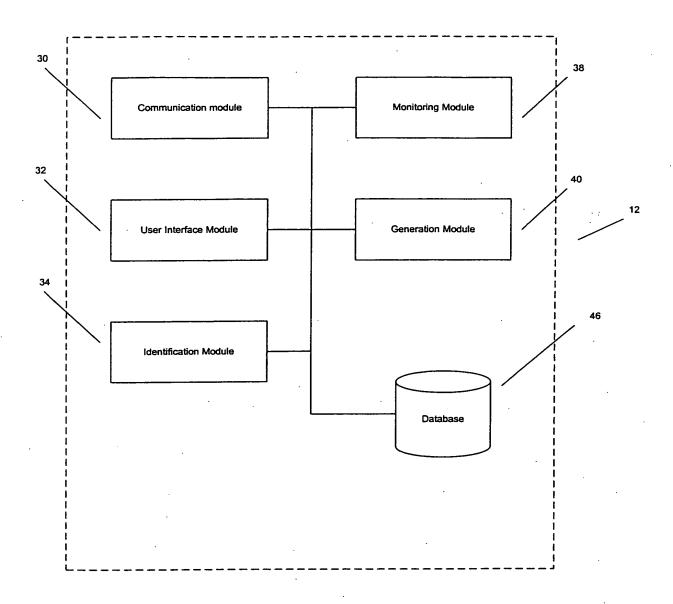
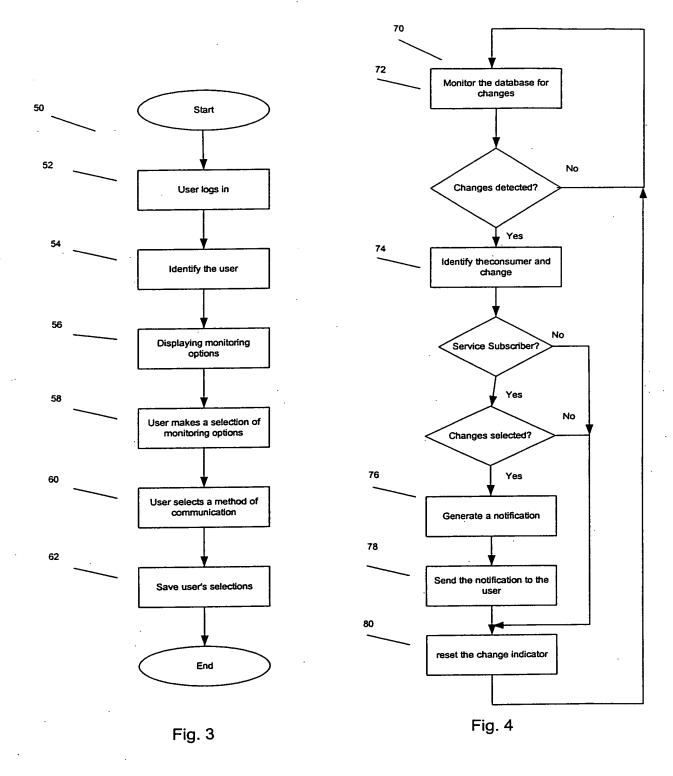


Fig. 2



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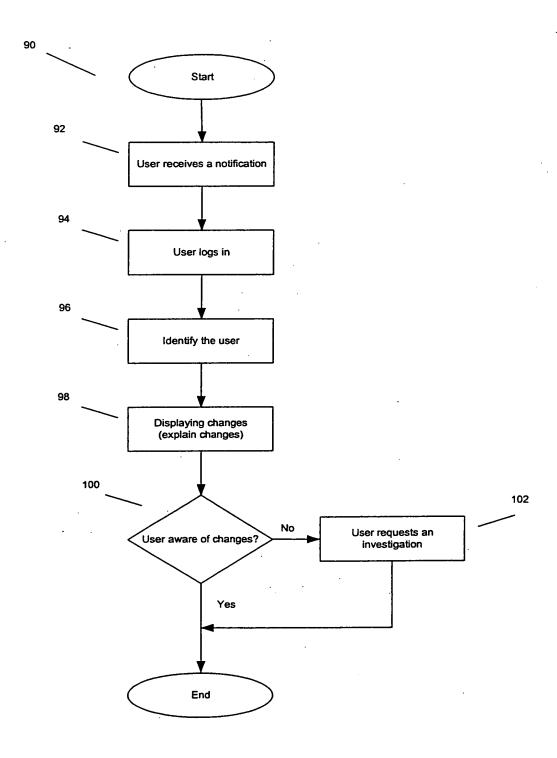
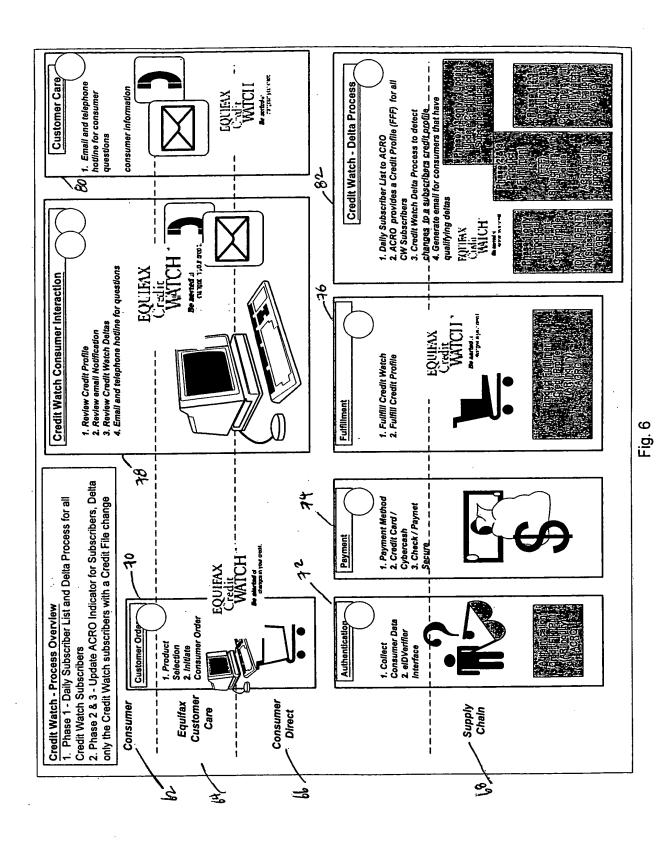


Fig. 5

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Credit Watch - Phase 1 -	Phase 1 - Process Detail iber List of all Credit Watch	Process Detail all Credit Watch Subscribers	Credit Watch Consumer Interaction	leraction		Customer Care
2. ACRO provides files for 3. Consumer Credit Profile Customer Consumer 1. Product Fuffil	2. ACRO provides files for all Credit Watch Subscrit 3. Consumer Credit Profile Touches are Highlighed  Customer Order  Customer Order & Fuffilment  Fuffilment	all Credit Watch Subscribers  Touches are Highlighed  Order  Toder	13. Product Review Review Credit Profile Notifications	19. Receive 19. Notification Email		22. Consumer Questions
Equifax Customer Care					7 7 7 8	23. Receive and . Respond to Consumer Inquirtes 1. Hotline 2. email 3. Support Application
Consumer Direct	2. Product Selection		12. Present Credit Profile	21. Present Credit Watch Notifications	,	24. Consumer Direct Support Application Review / Cancel
	Authentication 3. Authentication	B. Payment Method	Fuffilment  9. Product Fuffilment ESN - Credit Watch ECP - CW Credit Profile (6 free) 3CP - CE Credit Profile (at cost)	[2] Z 2	Credit Watch - C	Credit Watch - Delta Process  14. Create Delly Subscriber List Notifications
Supply Chain	4. Authentication eIDVerifier	7. Payment Method Paymet Secure 8. Payment Method Cybercash	10. Product Fulfilment Credit Profile ACIS ACIS		18. Cre Delta Tilling from the control of the contr	16. Credit Watch Delta Process Interpretation of the process of th

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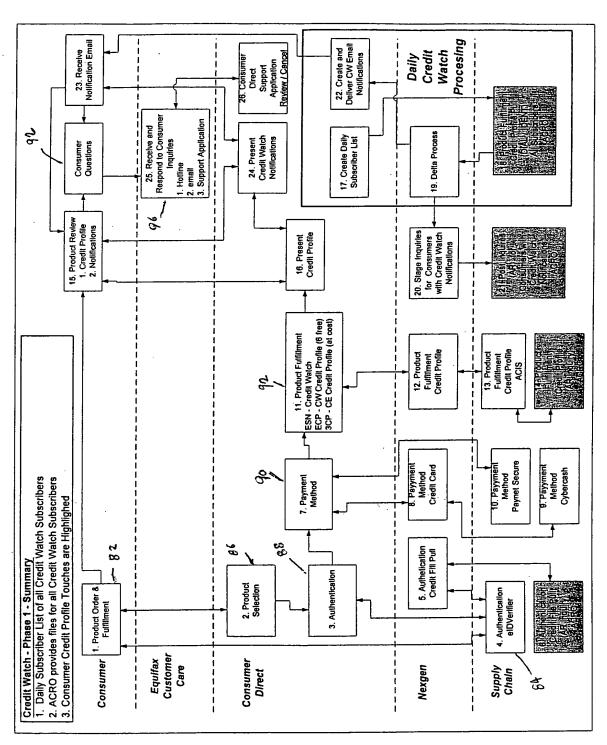
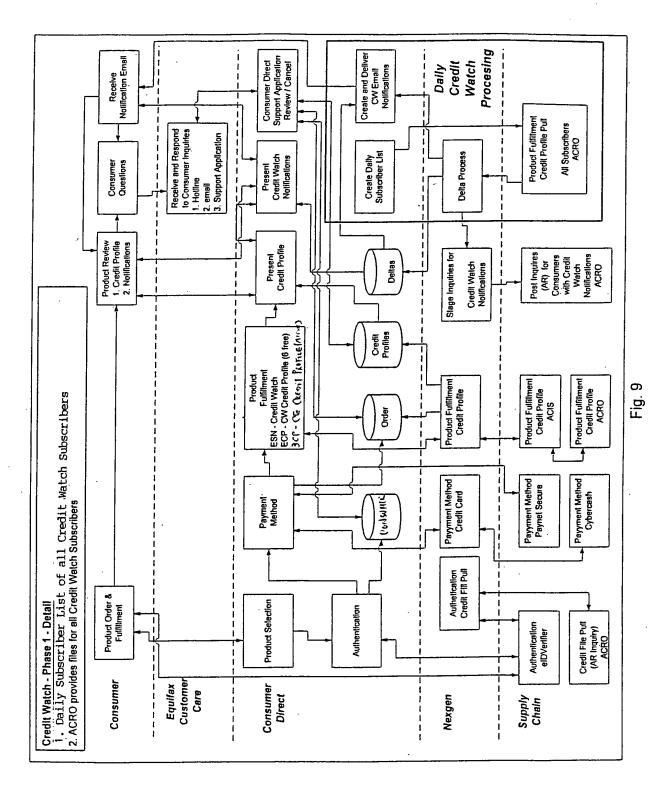


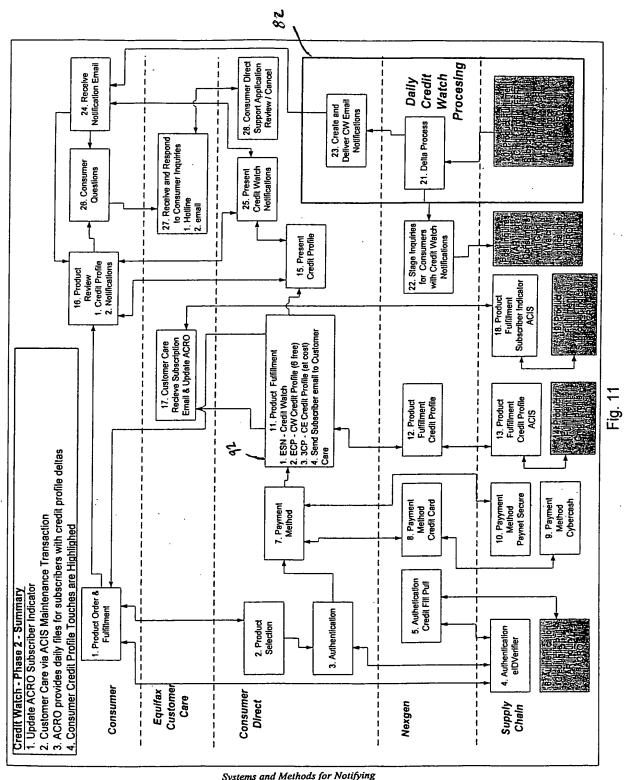
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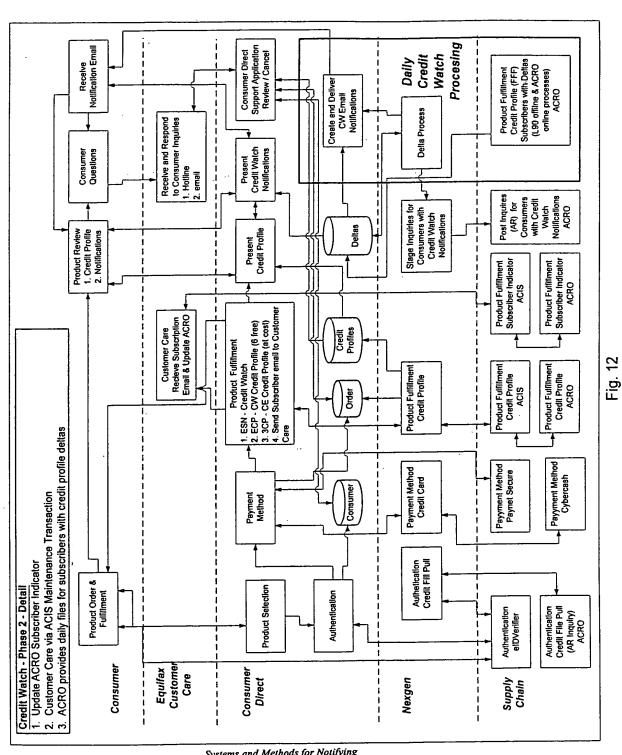


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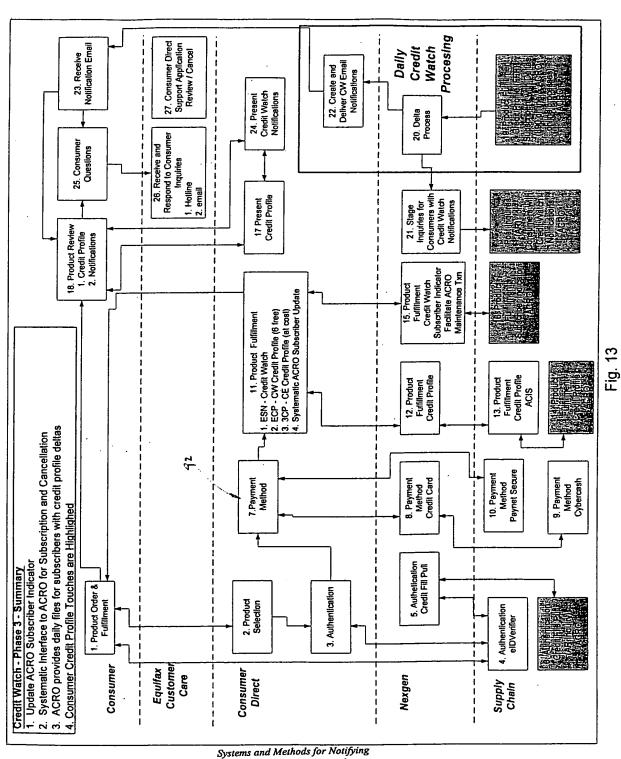
Fig. 10



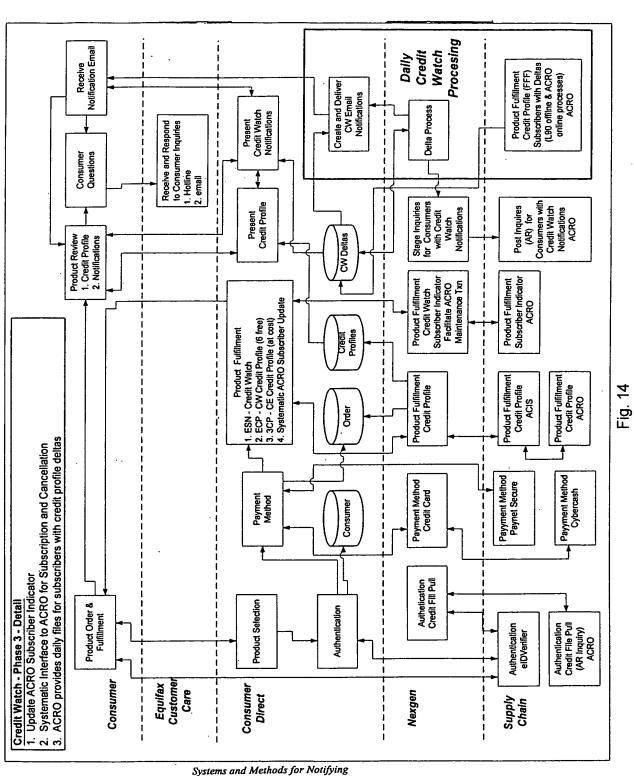
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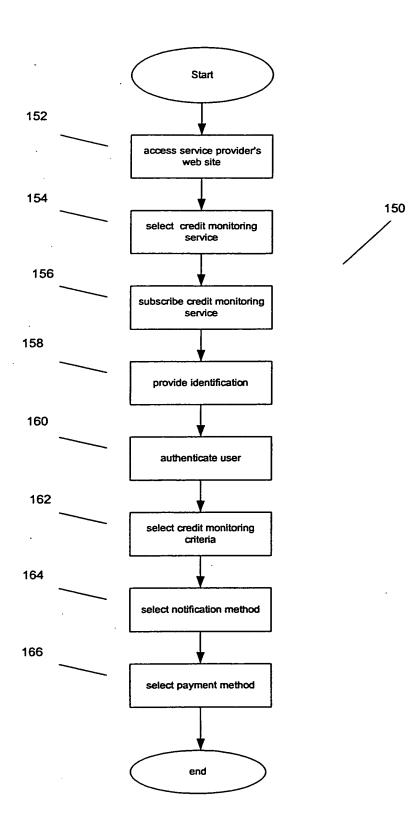


Fig. 15
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